

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 13/1 • JAN/FEB 2023

## A Sweet Life

Henry Kapono  
continues to create  
the soundtrack  
of Hawai'i.

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The best, time-tested way for single seniors to meet potential mates or companions is to get up off that couch and get out of the house. But during the pandemic, most of us masked up and stayed put as much as possible. Our options were severely limited.

Even now that mandates and quarantines have been dropped or relaxed, it is still a challenge to navigate the gamut of local restrictions and individual preferences—it's a range as wide as the Grand Canyon and maybe as difficult to traverse. In the public realm, you will find many faceless, sanitizer-scented seniors who remaining vigilant of variants and lifespans. You will also find the bold and the maskless. It's personal choice.

But with Valentine's Day around the corner, consider that your courses of action for social interaction are nearly limitless. Online dating emerged in the early 1990s and has made immense strides since the COVID pandemic began in 2020. If you are skeptical, just go to **pg. 16** to read "A Perfect Match Forged in Honesty," a long-distance, online dating love story. Singles can still meet mask-to-mask and some are trying it, while respecting social distancing and mask guidelines. See **pg. 18** and read "McDating: Romance Under Golden Arches," a sweet story about new love, companionship and lifelong friendships among seniors.

But surprisingly, concerns about COVID-19 are low on the list of reasons for not dating these days. Feeling like no one would be interested in dating them and feeling like they are too old to date are all reasons single non-daters use more often than concerns about contracting COVID-19. But are you ever too old to make a friend? With Valentine's Day just around the corner, you just might want to reconsider...

While you are reading romantic stories about online dating, soulmates and friendships, and contemplating the future of your own love life, you may as well check out "Spreading Happiness One Chocolate at a Time" on **pg. 14**, about the three chocolatiers who are plunging into the cacao business. The company is doing its part to help to keep Valentine traditions alive and well!

While you're contemplating new places to meet new friends, remember that you can pick up a copy of *Generations Magazine* at your local Zippy's. Don't forget to join the Zippy's Senior Club to get a Zipster rewards while you are there. Just download the Zipster rewards app to your smartphone. And since seniors love Zippy's, be aware that you just might be the target of Cupid's arrow the next time you stop in for a bowl of Portuguese bean soup, saimin or a Hawaiian plate.



Stay negative. Think positive.

Debra Lordan, Senior Editor

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# Who's Behind Generations Magazine?

Our dedicated writers. *Generations Magazine* relies on Hawai'i's experts—from financial and legal advisors to healthcare professionals and grandparents—to write articles that are important to seniors and their families. The magazine also works with trusted sources in the community to provide leads, story tips and valuable information. Here are some of the faces behind the scene:



**FRANK B. SHANER**—If you ask anyone in Hawai'i about me, they will tell you that I am a comedian with a voice, but I also have a burning desire to express myself. I follow Picasso's advice when he says, "I dream of painting, then I paint my dreams." Another of my inspirations comes from Vincent van Gogh, who said, "What would life be if we had no courage to attempt anything?" Although I am no longer in radio, my passion is carried on through my accomplishments on canvas. I find solace in the creation of my art that I share with you.



**WANDA ANAE-ONISHI** has been the Program Director of Hawaii SHIP since December 2018. She brings 15 years of state government experience to the position and continues to enjoy serving the public. She acknowledges that Medicare is challenging, yet finds the learning process to be rewarding. She is proud to be associated with SHIP, which provides free, unbiased Medicare counseling, presentations and education in our community and nationwide.



**DR. MARK SWEET** joined Hawaii Dental Service as Dental Director in 2021. He is a board-certified endodontist of 20 years. He received his DDS degree and endodontic training from the University of Iowa. He recently retired from the US Army Dental Corps after having served for over 32 years. He is a member of the American Association of Endodontists, American Dental Association, Association of Army Dentistry and American Dental Education Association. Dr. Sweet and his family have lived in Kapolei since 2013.



**CHRISTY NISHITA** is the Interim Director and Gerontologist at the University of Hawai'i Center on Aging. She received her PhD in gerontology from the University of Southern California. Her work focuses on developing intergenerational programming, fostering workforce development in aging and improving community-based long-term care. She is the co-coordinator for the Kupuna Collective and coordinator for the mayor's Age-Friendly Honolulu Initiative. She serves on the boards of the Hawai'i Intergenerational Network and Hawaii Pacific Gerontological Society.



**DEBBIE KIM MORIKAWA** is the Owner of GYMGUIZ, an in-home personal training franchise. She has dedicated over 30 years of her career to advocating for seniors. She was the Director of Community Services for the C&C of Honolulu, which houses the Elderly Affairs Division; headed the first assisted living facility in Hawai'i; ran Kuakini's Adult Day Care/Day Health Program; and trained CNAs through Kapi'olani Community College and nursing facilities. Through GYMGUIZ, she hopes to improve the health, wellness and independence of our senior community.

A special mahalo to our additional contributors, whose dedication to the senior community is greatly appreciated. And also to our loyal contributing partners, whose presence continues to enhance this magazine's value.

JANE BURIG SAY | CHRISTOPHER DUQUE | CAROL HICKMAN | MARTHA KHLOPIN  
NORMA KOP | SERENA LO | SCOTT A. MAKUAKANE | EILEEN PHILLIPS | CHRISTINE SPENCER  
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# Social Security Benefits Increase in 2023

by Debra Lordan, GM Senior Editor

The 8.7 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 65 million Social Security (SS) beneficiaries in January 2023. Increased payments to more than 7 million Supplemental Social Security (SSI) beneficiaries will begin on Dec. 30, 2022.

The purpose of COLA is to ensure that the purchasing power of SS and SSI benefits is not eroded by inflation. The increase is aimed at helping to cover the rising cost of food, housing, healthcare and other essentials, otherwise known as inflation. Rising prices on a variety of goods and services have lifted inflation to its highest level in 40 years. The consumer price index for September shows prices rose 8.2 percent over the last year, despite the Federal Reserve's efforts to stabilize costs by hiking interest rates. Every month in 2022, inflation far exceeded the 5.9 percent cost-of-living (COLA) increase that was set at the end of 2021, meaning that 2021's COLA did not meet current economic strains.

Will this newest cost-of-living adjustment (COLA) be enough to make a significant difference for SS and SSI recipients? What problems might they still face?

## Dollars & Cents

- The average retired person will see an increase of about \$140 per month. The average monthly payment to a retired beneficiary will be \$1,827.
- The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$160,200.
- The earnings limit for workers who are younger than "full" retirement age will increase to \$21,240. (SSA deducts \$1 from benefits for each \$2 earned over \$21,240.)
- The earnings limit for people reaching their "full" retirement age in 2023 will increase to \$56,520. (SSA deduct \$1 from benefits for each



\$3 earned over \$56,520 until the month the worker turns "full" retirement age.)

- There is no limit on earnings for workers who are "full" retirement age or older for the entire year.
- Although the vast majority of recipients are retired, around 3 million children also receive SS payments, as well as people with disabilities and those who have lost spouses.

Another important change affecting seniors in 2023 is the decrease in Medicare Part B premiums. For SS beneficiaries receiving Medicare, their new higher 2023 benefit amount was available in December through the mailed COLA notice and in their *my Social Security's* Message Center. The combination of a SS benefit increase and a Medicare payment decrease is a first. If people were expecting their Medicare premiums to gobble up a substantial portion of their COLA, the good news is, that won't be the case in 2023.

## The Bottom Line

Because older people are more likely to spend money than save it, they may actually help mitigate a recession. But seniors need to pay for things that are in higher inflation categories, healthcare being the No. 1 example, so they tend to be more heavily impacted by inflation. Although these changes were enacted so that inflation no longer drains value from SS benefits, even with the COLA increase and Medicare payment decrease, low-income seniors and others may still struggle with today's high prices. ■

SSA COLA:  
[www.ssa.gov/news/press/factsheets/colafacts2023.pdf](http://www.ssa.gov/news/press/factsheets/colafacts2023.pdf)  
 SSA Full Retirement Age Chart:  
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 2023 Medicare Changes:  
[www.medicare.gov](http://www.medicare.gov)

# Kupuna Collective Meets with Sen. Hirono

by Christy Nishita, PhD, Interim Director & Gerontologist, UH Center on Aging



(L-R) Christy Nishita, Ph.D., UH Center on Aging; Jenny Lee, UH Center on Aging; Sen. Mazie Hirono; Derrick Ariyoshi, Elderly Affairs Division; Kathy Wyatt, Hale Hauoli Adult Day Care; Michelle Cordero-Lee, Hawaii Meals on Wheels; En Young, Pacific Gateway Center.

Sen. Mazie K. Hirono met with the Kupuna Collective, a network of support organizations that focus on maximizing the health, independence and engagement of Hawai'i's older adults, for a roundtable conversation about supporting seniors in Hawai'i in early October 2022.

During the roundtable, Sen. Hirono discussed issues including food security, senior care workforce shortages and the recently-passed Inflation Reduction Act (IRA), which will lower healthcare costs for the nearly 280,000 seniors in Hawai'i who get their healthcare through Medicare.

"The Kupuna Collective came together at the start of the pandemic to meet the needs of our kūpuna in Hawai'i who weren't able to take advantage of mass food distributions and vaccine initiatives," said Sen. Hirono. "The collective was able to identify gaps in services and respond quickly by leveraging resources and justifying their needs to donors through careful data collection and analysis. When seniors across our state were struggling

to afford food, this group came together to help make sure they had enough to eat, and it has continued working to support our seniors with access to vaccines, daily meals to meet their medical needs, digital resources, and more. Our community owes the Kupuna Collective a debt of gratitude. With the recently-passed Inflation Reduction Act, we're also meeting the needs of our seniors by lowering the cost of healthcare and prescription drugs, and making sure seniors on Medicare can get the vaccines they need free of cost, thanks to a provision I authored."

The discussion included En Young, executive director at Pacific Gateway Center; Derrick Ariyoshi, executive for the Elderly Affairs Division with the City and County of Honolulu; Lindsey Ilagan, Hawaii Public Health Institute Kupuna Program manager and co-convenor of the Kupuna Collective; Christy Nishita, interim director of the UH at Mānoa Center on Aging and co-coordinator of the Kūpuna Collective; Michelle Cordero-Lee, Lanakila Pacific Meals on Wheels Program CEO; and Kathy Wyatt, Hale Hauoli Adult Day Care owner and director. ■

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# How to Downsize the Right Way

Courtesy of the Society of Certified Senior Advisors

Downsizing sounds like a great idea... until you begin to wrap your head around the massive task of moving. The thought of leaving a longtime home, with all of its associations—the height chart on the laundry room doorframe, the grave of a beloved pet—can be heart-wrenching. Add to that the cost of moving and the burden of offloading half (or more) of your possessions, and the project can quickly overwhelm even the most capable older adult.

The best way to tackle downsizing, according to the experts, is by breaking the process down into smaller, more manageable bits that you can accomplish in a matter of hours or days. Professional organizer Susan Santoro recommends taking photos of your home before you dig into decluttering.

“These photos will help you if you have any moments of regret over items you’ve let go,” says Susan. “You should also take photos of each item that is special to you that you will be letting go.”

Then, start with drawers that hold unsentimental items, such as leftover electronics, and go from there. Set a time limit and a goal for the number of spaces to go through each day.

## Divide Into Piles

There are many ways to tackle cleaning out your home, from the KonMari (<https://konmari.com>) method of keeping only that which sparks joy, to Project 333 (<https://bemorewithless.com/project-333>) which advocates keeping only 33 pieces of clothing and accessories. One trick that works for most people is to completely empty the drawer, closet, box or whatever space you’re working on and divide items into three piles.

■ **The keep pile** is for items you are sure you want to hold on to.

■ **The donate pile** is for things that have useful life left, but that you don’t need anymore.

■ **The trash pile** is for possessions that, upon reflection, no one will find value in. You can make a separate pile for trash items with sensitive information that need to go through a shredder before getting discarded.

## Kids Don’t Want It All

Don’t make the mistake of keeping numerous items for children or grandchildren without asking them.

“Talk with children and family to determine what items they would like to keep and what they are not interested in,” suggests Susan. “This information will make it easier for you to make decisions.”

Because younger generations are more interested in experiences than stuff, “understand that your children may want very few items, regardless of how special those items are to you,” says Susan. Sadly, it’s unlikely anyone wants your china. Instead, check out ideas online (search for “family china nobody wants”).

Do not criticize their choices or try to shove extra items their way. Instead, think of the joy your “unwanted” items will give someone who runs across them on eBay or in a thrift shop. If you think you have a friend who would love to get your unclaimed juicer, make sure that they don’t feel obligated to accept your gift.

That being said, offer to keep items available only until a certain date. If someone really wants it, they’ll find a way. Mark the offer on your calendar and toss or donate the items that have not been picked up by the “expiration date.”

## Paperwork

Photos can be kept as is or filed electronically. If the task seems mind boggling, hire someone to digitize them for you. Go through them first and keep only the best of those with recognizable people and places.

You only need to keep the last seven years of tax returns. Prior iterations should be shredded and used as packing material or recycled. Check with your attorney or accountant regarding other documents. Business documents and agreements belong in a safe or safe deposit box, with digital copies on your computer.



## Furniture

Measure your new space and make sure your existing furniture will fit. You’d be surprised how many people fail to do this and find themselves with a moving van full of unworkable couches and tables! Instead find a furniture layout app (<https://niblockhomes.com/top-5-furniture-layout-apps>) to use. If you still have the big, bulky pieces popular a decade or two ago, consider donating them and getting sleek new pieces for your new place.

We all tend to hang on to things that are imbued with sentimental value. If a spouse has passed away, most of us will want to keep the old bed and their favorite chair. We look at the dining room set and think of all the meals served there as the kids grew up.

Downsizing is a good time to take a photo of these relics for memory’s sake and switch to items that will be a better fit in your new life. It’s not disrespectful, it’s simply moving on to the next phase of life that will be here whether you spend it sleeping in a king-size bed or a double.

## Sell It

You may be able to sell unwanted items, but make sure not to become so involved in making a small amount of money that your move is delayed. Some people hold a garage sale and make everything free on the last day. You can advertise multiple items on Craigslist and then make them all available on one day, at one time to save yourself a lot of hassle. You can even choose to use eBay or Facebook Marketplace, but be aware it can be a time-intensive process unless you are willing to take offers. Perhaps you have a family member

who will post items for you in exchange for a cut of the profits. If you have very valuable items, you can contact an estate liquidator or even a museum.

Get rid of bulk items. You do not need to bring a huge pack of batteries or toilet paper from Costco. Tell your inner frugal-meister to take a deep breath and learn to walk past the bulk sales aisle, as much as it may hurt at first.

## Hire Help

Downsizing can take months or years in some homes. Start as early as you can, but know that sometimes getting help with the task is the smartest way to go. The National Association of Productivity & Organizing Professionals ([www.napo.net](http://www.napo.net)) is a good place to find someone who organizes for a living and will be able to help with everything from your emotional well-being to how to post that paisley chair on Craigslist.

A professional organizer can be used just to get you started or as a stalwart partner for the whole process. These are not cleaners; they are not there to do your windows. Organizing pros can help you make those tough decisions, whisk away items that are bound for the dump and tell you funny stories about other clients they’ve had to keep your spirits up while you both work. They can also search a book collection for old stock certificates that may have been hidden between pages (true story!) and they’ll know where to get grandpa’s stamp collection valued.

Whether you’re planning a move or not, there is no time like today to pare down your possessions. Consider it a gift to your heirs, who will otherwise have to go through everything themselves eventually.

You may find that you begin to feel a weight come off your shoulders as possessions leave and your home becomes more spacious and airy. You may even begin to think of new projects you’d like to tackle as you master downsizing! ■

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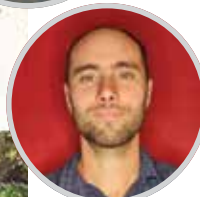


# Spreading Happiness One Chocolate at a Time

by Debra Lordan, GM Senior Editor



height of the pandemic, she rented an apartment sight unseen. "I had never been here before. It was quite a leap."



Samual is also an experienced chef and restaurant manager. He also took over a catering business and had opened a restaurant in Vermont, unfortunately, just before the peak of the pandemic, ending that endeavor but leading him to another. These serendipitous events sparked his permanent move to Maui.

"We came up with the idea of cacao because we wanted to be good stewards of the land on Maui, and contribute to the economy and culture," says Susan. "So we started studying and learning everything we could about cacao and chocolate. As we learned more, our ideas began to grow."

In 2021 they produced their first chocolate products, giving them away to friends and family—their built-in taste testers and unofficial quality controllers. Next, they bought their own roaster, a key to making perfect chocolate. They went on to tweak and perfect their recipes until they were market-ready just a few months later, starting in Kīhei.

Until their orchard produces cacao beans, they have been getting their ethically sourced, raw cacao beans from small farms around the world, including from the Kona area. Currently, there are growers in Hāna and Lahaina, as well, but Susan and the Sams are looking forward to using their own home-grown Maui beans in the future. For now, they are producing organic, small batch, single-origin chocolates from beans they import from small farms in Madagascar, Trinidad, Ecuador, Panama, Tanzania and Indonesia.

Valley Isle Chocolates, a small family business on Maui, is beginning the New Year with a new kitchen space, new equipment, new packaging and new ideas for the future. Now, they are very busy making chocolates, developing recipes and selling their wares at many farmers markets and local brick-and-mortar stores. At the end of last year, Susan Schwartzkopf "and sons" moved production from their certified home kitchen to a commercial kitchen space in Kahului.

"It's really taken off very quickly," says Susan, "and we've grown very quickly, as well."

Susan's son, Samual, had been coming to Maui regularly, farming with friends here. He wanted to live here permanently, so he bought almost eight acres in Hāna that he and his best friend, Sam Phillips, have planted with turmeric, citrus, bananas, lilikoi and pineapple. They are now preparing the land for a cacao orchard, clearing it and planting a panax windbreak. Samual and Sam, who are now in their mid-30s, have known each other since high school.

"Sam is like my second son," says Susan. "I call them 'my Sams.'" Susan moved to Kīhei almost two years ago to join them in their new venture. Her mother had just passed away from a long chronic illness, giving Susan the freedom to pursue new interests and adventures. Because her decision to move to Maui coincided with the

## Valentine's Day Lore

So why do we gift heart-shaped boxes of chocolate on the day devoted to love? It is said to have started way back in the 16th century with the Aztecs and their ruler, Montezuma, who became obsessed with cocoa when his ability to "please the ladies" was enhanced after drinking the bitter



The three chocolatiers began by experimenting with recipes, but basically, all of their products use three ingredients—roasted cacao, coco butter (also from the bean) and organic cane sugar. Variations include recipes with Hawai'i sea salt or Maui macadamia nuts.

The co-owners and roommates "all do everything." They use their new malanger, which grinds the cocoa bean nibs, and a tempering machine. They use their own recipes to make their special chocolates, temper it themselves, pour it into molds and then package everything—products and samples—by hand. Preprinted labels have made the process a bit quicker. Previously, Susan would hand-write the type of chocolate on the labels. Their 100 percent hands-on efforts—with the Sams doing the heavy lifting at the farm and chocolate production, and Susan taking care of finance, business and marketing end—are propelling this enterprise forward.

As well as a wide range of chocolate products, they have also begun selling a few new products—cacao shell tea, roasted whole beans and cacao nibs; simply, broken up cocoa beans. They're basically chocolate in its purest form.

Dark chocolate increases "good" HDL cholesterol, which can help lower the risk of heart attack and stroke. Cacao contains healthy fats and other compounds that have been attributed with increasing the levels of the hormones serotonin and dopamine in your brain, which impacts your mood. A chef in Lahaina has even requested the roasted nibs as a palette cleanser or amuse-bouche for her restaurant clientele. "Of course, they are not sweet," says Susan. "It is a taste that people really either like or aren't so crazy about."

As for the future—it looks sweet.

Although the three chocolatiers "can't make their products fast enough," they are developing plans for expansion, continuing to experiment and are looking into other products, such as specialized holiday chocolates, including for Valentine's Day. They have a part-time employee as well, but foresee the need for more help in the near future.

"It is a beautiful plant and product, and a beautiful thing to do—growing on Maui and producing something that so many people love," says Susan. "There is no such thing as too much chocolate. The more chocolate the better!" ■

VALLEY ISLE CHOCOLATE—Maui  
Susan Schwartzkopf, Co-Owner  
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elixir. Rumor has it that he consumed three gallons of the chocolate drink a day...

Although Valentine's Day can be traced to ancient Rome, the Victorians were attributed with putting a romantic spin on the holiday—but gifts of chocolate were absent. In the mid-1800s, British chocolate magnate Richard Cadbury pio-

neered tasty eating chocolate. Seeing an opportunity to capitalize on Feb. 14th, he showcased his new sweet treats in reusable, elaborately decorated tins, which were often adorned with symbols of love. The Victorians ate it up—and to this day, we're still gifting chocolate in pretty, often heart-shaped boxes on Valentine's Day. ♥



# A Perfect Match Forged in Honesty

by Debra Lordan, GM Senior Editor

An IBM executive from Croatia ranking high on the intellect scale meets a “spiritual hippy” from Hawai’i ranking high on the intuitive scale—a feminist and natural caretaker, formerly a gourmet vegetarian caterer, hospice worker, midwife, organic farmer and house sitter.

## Do Opposites Attract?

As it turns out, their bonds run very deep. Their commonalities are not merely superficial junctures because their initial interactions superseded the usual Dating 101 themes and banter.

Rose Singarella and Mladen Karcic, both 53 when they met through an online dating site, did not wade in the shallows during their initial conversations, but plunged right into the deep end. Mladen’s mother was seriously ill; Rose was still recovering from the loss of her fiancé. She had promised him that she would look for love again. So with pain still fresh from her own loss, Rose sought to help Mladen grapple with his mother’s illness and eventual death. It just doesn’t get any deeper than that.

## Leaving the Door Open

“There wasn’t anything in particular that Mladen said in his profile,” Rose said. “It was simple, straightforward and just so real. More than anything he said, I just intuitively knew he was honest, genuine and had integrity. So I wrote to him, even though I was in Santa Fe and he lived in Virginia.”

Rose had expanded her search from the Santa Fe area where she was housesitting to the entire US after several fruitless matches. “I was determined to meet my soulmate,” says Rose. “I just knew he was out there.”



Mladen had confined his search to the Virginia-DC area, so when he got Rose’s inquiry from almost 2,000 miles away, he responded by saying he didn’t think a long-distance relationship was going to work. But he changed his mind the next day. He emailed her with an apology for being so curt, and said he was willing to explore.

“I left the door open,” Mladen said. They emailed each other regularly for a few weeks. Shortly thereafter, he took his profile off the internet due to emerging priorities. “My mother is dying of cancer,” he told Rose, “and I need to drive up to New York every weekend to be with her.” Rose wrote him a long letter about grief, loss and dying, which struck a chord with Mladen.

During the weekly five-hour drive each way, they talked via cell phone. “We were not talking about romance,” says Rose. Other than discussing that they both were seeking a long-term relationship, they did not talk about marriage or even dating. “We were talking about grief, loss, spirituality and the aging process,” says Rose. “I had a lot of compassion for what he was going through.” Their conversations formed a deep bond between the two.

“I always say it was his dying mother who brought us together,” says Rose.

They continued their remote conversations for the next three months, not yet meeting each other face to face. Shortly after his mother passed, Mladen emailed Rose: “I’ve got to get to Santa Fe as quick as I can to meet the angel who got me through one of the worst times of my life.” A few weeks later, they finally met.

## Pursuing the Possibilities

They both decided to move forward with the

relationship. Rose thought it was important to cultivate their relationship by seeing each other as often as possible, so they promised each other they would meet frequently, at least every two weeks, taking advantage of Mladen’s cross-country business trips for IBM.

During their fourth or fifth date, Rose told Mladen, “I can’t imagine living without you.” It was very clear to me that he was my life-mate. You know when you know. But Mladen thought I was a little bit nuts.” Although he was flattered, he was also shocked. It took him about a year to catch up to Rose’s level of commitment.

They continued meeting at various locations across the country for about six months, when, during one of Mladen’s visits to Santa Fe, he said, “I’m not leaving without you.” So she packed her sparse worldly possessions in her car and they drove to Virginia together. They were married in 2012, eventually transitioning to Maui in July 2020.

The fact that they were able to share such pain on that level so quickly is a testament to their willingness to honestly and courageously wade into tender and perilous territory—cutting to the core—cutting to the quick. The pressure did not crush, but rendered a diamond, resilient and beautiful, crystalizing into a deep relationship.

## A Fairytale Ending

At age 66, it is clear today that the Kīhei couple are not opposites, but complementary companions—pieces of a puzzle that fit together perfectly in love and life—an impeccable matchup of talents and temperaments.

“I feel so close to her, like she really understands me,” says Mladen. “We are really compatible. We both enjoy travel, culture and music. But more than that, she has taught me a lot and has brought a lot to the relationship. She is very nurturing. I feel very well taken care of.”

Rose still feels the same way that she did the day of her blurted-out announcement so many years before. The secret to their success, she says, is honesty, truth and lack of pretense. Add to that, the bravery it takes to expose vulnerabilities.

## Be True to Yourself & Others

Rose recommends that prospective dating site users be honest in their portrayal of themselves

through both words and images in their profile—as much as individuals are able to have the personal insight to relay the truth about themselves. “Sometimes it is difficult to talk about yourself. But the worst thing you could do to yourself and a prospective match is lie. Don’t be tempted to include white lies in your profile about your age or even a few pounds. Do not be deceitful about past wives and existing children. Don’t take glamour photos. Be natural; be yourself. It becomes obvious when you meet the person if they lied on their profile.”

She recommends having a trusted friend review your profile and photos before posting them. “Make sure the type of message you are sending is in line with what you are seeking, whether it is a long-term relationship or a fling.”

Rose recommends that app users expand their search area as much as possible. “Chances are your soulmate may not live on the same island or even continent as you do. We would never have met if it wasn’t for Match.com, and we wouldn’t have ignited this relationship if I hadn’t expanded my search area and he hadn’t reconsidered an initial long-distance relationship. And you must consider traveling and even moving. I don’t believe you can cultivate a relationship if you spend a lot of time apart.”

## Sharing the Love

Rose and Mladen met Susan Schwartzkopf (see “Spreading Happiness One Chocolate at a Time,” pg. 14) when she responded to an ad they placed to sell their furniture. Susan had just arrived on Maui that morning and moved into an unfurnished condo. Upon their meeting, Rose thought, “This girl is going to be my friend.” Rose is now in the process of helping Susan with her online dating profile. She also offered to review Susan’s preliminary picks for red flags.

The internet is infested with scammers and posers ready to pounce on unsuspecting prey. This may be exponentially true for online dating sites. It even has its own name: Cat-phishing is an online romance scam and a form of fraud.

“I learned a lot about online dating,” says Rose. “I want to protect her.” ■

See “Beware of RomScams” on page 46.



# McDating: Romance Under Golden Arches

by Debra Lordan, GM Senior Editor

**T**urns out, you just might find more than two all-beef patties, special sauce, lettuce, cheese, pickles, onions on a sesame seed bun at your local McDonald's.

Venetia Angel, 63, routinely visited her local McDonald's in Pukalani on Maui. One evening, she approached a group of senior ladies who were playing cards. She noticed them there often. That evening, she asked what they were playing. Although she did not know the game called "books and straights," they insisted she join them the next night. Before she knew it, she was meeting the group, aged from 60-something to 93, at McDonald's for cards, camaraderie and coffee six nights a week, from 7 to 11 pm, when the fast food venue closed.

And as it happens, a group of senior men (70 to to 90-plus) who regularly met at an adjacent convenience store migrated to McDonald's around that same time, when the store downsized the number of booths it offered customers who liked to people-watch. Some went elsewhere, but several found a new roosting place under the Golden Arches. They just happened to seat themselves right next to the ladies' table to drink their coffee and talk story. The ladies soon found themselves reserving that adjacent table for the gentlemen.

"They weren't part of our group, but they became part of our group," says Venetia. "If we had a birthday to celebrate, we would make sure to bring enough cupcakes for the gentlemen."

Eventually, Venetia found herself calling to check on them if they didn't show up or if their card game was cancelled. "I was just checking to see if they were ok," says Venetia, named the "mother hen" of the group.

The two groups soon became enmeshed, setting the stage for a budding senior love story.



(L-R, front) George, Venetia, (back) Millie, Jr. Lee, Siri, Annette (background) and Ann enjoy cards and camaraderie each week at George's house.

"This is how it started," says Venetia. "A gentleman who always seemed to position himself close to me heard I was going to go to Costco to have my tires changed. 'What are you going to do while you're waiting?' Charley asked. 'How about I pick you up and take you to lunch? I'm buying,' he said." Because her late husband, the love of her life, could never be replaced, she never even considered spending time with another

man. "That last comment convinced me to take a chance," Venetia says.

When Charley, in his mid-70s, picked her up, he opened her door and even reaching across her to fasten her seatbelt. She was impressed with his old-school etiquette. But that ended when he reached across the lunch table and tried to hold her hand. "We're not dating!" she said.

Later, he asked her to spend his birthday with him. "Why don't you go with your daughter instead?" said Venetia. "No, I want to go with you," said the smitten senior. He let her pick the restaurant. Before they dined, they stopped at the hospital to visit one of the men's group members. His daughters said, "Oh, you look so nice together! You look like you are ready for a fun date." "We are not on a date!" Venetia again insisted. But to Charley, it was a date. He continued to hover over Venetia every chance he got.

So when the McDonald's ladies asked him to join in the card game, he sat right next to the target of his new-found affection, swinging his arm over the top of the bench behind Venetia.

"So now you are a couple?" the ladies asked. "No, no, no," Venetia responded reflexively. After noting some flirtatious behavior by two of the other senior ladies, Venetia said, "You know, Charley, I think you should ask one of the other ladies to go out with you."

He soon started dating Annette, who was in her late 60s. They found new love, comfort and companionship in each other in their golden years, spending every day together at her home, and sharing meals at McDonald's or Sheik's. They held hands as Charley pecked tender kisses on her cheek.

But Annette's Alzheimer's was getting worse. The ladies' group suggested that she move in with him or he move in with her "so he could watch out for her and so could we."

But eventually, she was moved into a care facility on O'ahu.

"Charley got real sad when his girlfriend moved away," says Venetia.

About a half-dozen members of the group who had met at McDonald's for over a year before the pandemic, started cautiously and carefully meeting at George's home in 2020. George was one of the men's group members. "His son thought it would be perfect, so we could keep him company as we played cards,

even though he doesn't usually play." Most of the time, five of them met at the 90-year-old's home, masked and vaccinated, only one day a week, bringing food to share with the entire group, chipping in money for toilet paper and utility costs, and sharing information about current boosters.


Heartbroken Charley stopped by, searching in vain for Annette. Although she may have forgotten him due to her dementia, Charley would never forget his Annette.


"I ended up spending a lot of time with George," says Venetia. "I have my own room in his home. I'm there almost all the time cooking, sweeping, sanitizing, and taking him to his appointments and surgery. I'm not his caregiver. We're friends. We have each other."

If Venetia was asked, she would say they, too, are not dating. "We just all got to know each other just sitting at McDonald's and talking. Now we are family." ■



Charley and Annette in 'Iao Valley

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# Time Flies When You're Having Fun

by Frank B. Shaner, a Senior with a Burning Desire to Express Himself



I'm turning 75 in a month. I'm ok with that. But then I think to myself, "Wait a minute! It was just 1965 a week ago! What the hell happened?" Smack dab in the middle of the 1960s, my innocence ended.

I graduated from Kaimuki High School, experienced the Bay of Pigs, and the assassinations of JFK, Martin Luther King Jr. and Bobby Kennedy. The Vietnam conflict was still raging, Jimi Hendrix died of an overdose and there was "one small step for man, one giant leap for mankind." I joined the Army and traveled overseas, then left the army and went to college. All this happened just moments ago—or so it seems. I'd never really looked back before now.

My life has been a roller coaster ride. And it's been one hell of a trip, hanging on to this rocket, gripping this monster with my arms and legs wrapped around this force of nature, and having the time of my life. Yes, there have been rough patches, but I've always found myself surfacing on the other side, arising to embrace a new day and tackling the latest challenge.

I like to think of myself as a realist. I know we are all going to die and that 75 is actually not the new 50. Sorry to disappoint you. It ends up that 75 is really more like—wait for it—the old 74. What is also true is that time does fly by when you're having fun. Sometimes I'm having so much fun in life (and this might be difficult to understand) that sometimes I won't bathe, just so I can keep all the beautifulness of the day on me. Think about it: When you shower, you're scrubbing the remains of the day off your body and watching it all go down the drain. The residue of those good moments does not have to go down the drain.

So just to slow life down, I sometimes choose to be introspective and contemplative—in other words, miserable. You know, when you have those days and you think, "Damn, will this goofy day ever end?" But you actually need a couple

of those days every once in awhile to stretch out time, so life won't fly by so fast. Therefore, every now and then, I throw in one of those days, just to slow down the momentum.

So there's my simple philosophy at turning 75. Have the time of your life every day if you can. Bathing is optional after a good day. Decelerate time by throwing in an occasional rotten one. Don't be afraid to have a downhearted day now and then.

After almost seven-and-a-half decades of life, I'll leave you with just a few more insights. Don't be afraid to live well, no matter how old you are. Don't let this time wormhole throw you for a loop. Appreciate it for its time-bending effects.

The biggest mistake we make in life is thinking we have endless time, so just keep letting the good times roll until they can't hele on no mo'. ■

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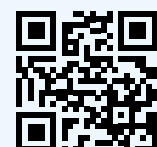
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# A Sweet Life

by Trisha Smith

Phototography  
by Brian Suda

*Traveling on his lifelong path of aloha, Henry Kapono continues to create a soundtrack of our lives, contributing to the common good with kindness, commitment and unwavering passion for his home of Hawai'i.*

Photo location at Island Sound Studios, Honolulu

Many claim they are leaving a legacy, yet Henry Kapono Ka'aihue lives his every day, instilling pure aloha into everything he does. In his alleged "Golden Years," when most are retired or slowing down, this remarkable music man has no intention of doing any of that any time soon.

"I get to pick up my guitar and play every day — play for people and I stay happy," says the Grammy-nominated Hawai'i singer/songwriter. "I think retirement sometimes takes the 'oomph' out of life. What now, unless, you have a solid Plan B? I love staying in Plan A. It's working."

**R**etirement" is not in his vocabulary and he doesn't believe any artist should stop creating. "Every day is exciting to figure out who you are and what you are doing, and how you can be even better."

The 74-year-old is happy, healthy and grateful for his "Sweet Life," as his new song by the same name professes. He has no desire to pump the brakes on performing, and Henry will always be about sharing the stage with good friends, making music and giving back to the community, culture and the arts through kindness, commitment and unwavering passion.

"That was Plan A. And it's been working, so we're sticking to it," Henry shares, with his famous smile. "I am grateful for the love and support I have had through the years and even more grateful I can give back to Hawai'i and future generations. I'm truly blessed!"

## **The Essential Henry Kapono**

Henry Kapono is an ambassador of aloha. He is a household name across the isles. He is a respected vocalist, guitarist, songwriter, composer, performer, actor, author and family man, and a friend to

many around the world. Fans have followed Henry from Pakalolo to The Rough Riders (a collaboration of Brother Noland, John Cruz and Henry) to his best-selling solo days. Most recognize him as half of Cecilio & Kapono (C&K), the trailblazing band that will be forever connected to the history of Hawaiian music.

"If the music could just get beyond the reef, I knew it would cause something," says Henry of the C&K heydays to his groundbreaking "Wild Hawaiian" solo album.

Henry is a Grammy-nominated singer/songwriter with 21 Nā Hōkū Hanohano Awards, a Grammy Museum honoree — the State of Hawai'i even gave him his own day — June 3.

He's earned accolades for his music, children's book, performing and philanthropy. Henry is always energized and recently quite busy keeping up with his bustling gig schedule.

At the end of the day, though, he's focused on his family, community, music and those sharing his journey, with a commitment to the future of music in Hawai'i. He still thinks of himself as the dedicated athlete and free-spirited local boy born



and raised in small town Kapahulu, just outside of Waikīkī, who must have a guitar in his hands and positive vibes surrounding him every day.

Reflections arise often, lately, he admits. He's found a deeper appreciation for early inspiration and exploring moments that shaped his life. On the other hand, he's writing songs with zeal, creating contemporary music and forever motivated. "Kapono," his middle name and part of his stage name, means "righteous or good" in Hawaiian. He strives to embody that throughout his life in everything he does, especially music.

"Our kuleana is helping others navigate their musical paths and provide guidance," he says.

### **The Road Not Taken**

Henry was a "pure jock" who excelled in wrestling, track and most specifically, baseball and football. He received a baseball scholarship to Punahou Academy (the Honolulu college prep school is former President Barack Obama's alma mater) and a football scholarship to the University of Hawai'i (UH).

"Baseball was a very special time for me, mainly the Little League days when I made some really good friends who taught me a lot about teamwork," says Henry. "I still carry those lessons with me to this day."

"Today, my son has picked up a passion for football, and I am excited to support him and see where he takes it."

Henry grew up surfing Waikīkī Beach, minutes from his family's house. "That was my playground, but I'm not catching waves there anymore. It was a little less crowded in my day."

"I have a good life, had a good life and still have a good life," says Henry, with his ever-present, luminous grin.

Henry's name could have been inscribed in sports halls of fame rather than musical history books. "My goal was to play in the NFL," says Henry, a gifted defensive end. "I put 100 percent into every play and that got me far."

Henry experienced a knee injury that eventually healed. Yet a sonic path chose him after a fateful musical tour in Vietnam.

He recalls when one of his coaches and life-long mentor, Charlie Ane, pulled him aside and shared words of wisdom quite contrary to popular advice: "Sometimes you gotta do what your mind tells you and not what your heart tells you."

He also has fond memories of his former UH football coach, Larry Price. "He taught me so much... so many life lessons," Henry says. "My coaches taught me a lot — not just about sports, but about life."

"There was a sign in the Punahou locker room that read, 'A winner never quits and a quitter never wins.' This is what I live my life by," Henry says.

### **Family & Friends**

It's no surprise Henry comes from a large, loving Hawaiian family. He's blessed to say they were his biggest mentors in music growing up. "I was very fortunate to have my family support and inspire me in everything I did."

Henry is one of eight siblings, with five sisters who kept him kind, in line and on his toes. "I was always amazed by my one sister, Nona, who could pick up anything and play it."

Henry found choir at an early age, then learned guitar and 'ukulele by listening. "My dad would come home from work every day and play his 'ukulele and fall asleep in his chair, but every once in a while, he would teach me a song or two."

Now, the world is teaching each other Henry Kapono songs as his music continues to transcend generations.

He's also been reminiscing about early friendships and experiences. His father always said he would be lucky to count his good friends on one hand. "I've been thinking about it lately and



"I always wanted to write a song for my dad and 'Sailing' is it."

realizing how many great friends I made, and how much they taught me about friendship. You always remember them. Those are good days," says Henry.

"I make friends every day, but it made sense after a while... Think about the friends that really back you up and are there. I realized what he meant."

"Henry Kapono is the absolute best," says Keola Beamer, a Ki Ho'alu Master celebrated for fusing Hawaiian roots with contemporary music, as one of the Beamer Brothers and the composer of "Honolulu City Lights."

Keola and Henry are both dearly loved by Hawai'i's music community. They tour together as the show Legends and remain dear friends over the years. Henry admits it's quite a thrill to realize they're both still out there making music and spreading the goodness of aloha.

Amy Hānaiali'i, Maui's award-winning wahine with a famous falsetto, remains a close friend with Henry and his family; their keiki have been friends since birth. She often shares the stage with Henry and continues to be in awe of his inspiration. She knows he'll be a part of the soundtrack of Hawai'i — always.

"Henry is an icon with an amazing career still to this day," says Amy, a six-time Grammy Award winner. "He's kind, loving and loves his home and family."

### **Initial Influences & Collaboration**

Back in the late '60s, Henry experienced one of his guitar heroes — Jimi Hendrix — live on O'ahu during one of his few trips to the Aloha State.

Henry giddily recalls, "He came and played one night, and played about three songs, then stopped and said, 'Keep your ticket stubs and come back Sunday.' I guess the sound wasn't happening or he was too stoned, but he came back and he played intensely for three hours Sunday... it totally blew me away!"

The 17-year-old Henry wouldn't have believed it if he had not seen Hendrix "actually making

those sounds" from his guitar. He definitely absorbed some raw Hendrix energy.

"In the '70s, every artist had their own sound, their own vibe and thing they were putting out there — Jimi, Carlos Santana, Chicago, Janis Joplin, Linda Ronstadt, The Eagles... My favorites include The Young Rascals and Grand Funk," Henry reminisces. "Those artists back then had magic, they gave it their all onstage and they inspired us all."

Guitarist Cecilio Rodriguez was in the band Unicorn when Henry noticed his playing and energy. They had dinner together in 1972 and C&K was born that very night. "It was meant to be," says Henry. "The first song we played — it was like we rehearsed. A light switched on. We looked at each other and went 'whoa.' By the third song, we agreed we needed to start something and that was it."

In a matter of one day, they learned 30 songs together.

Their first performance was in Haleiwa on North Shore O'ahu opening for a rock group. The following year, that same rock group was their opener at the Waikīkī Shell.

C&K hit fast fame opening for Boz Scaggs, Santana, America and Peter Frampton, to name a few. They were often compared to the legendary duo, Simon & Garfunkel. Henry grins the most, though, while sharing a

story about the night C&K opened for Frank Zappa in 1973 at the Old Civic Auditorium. "I think it was our biggest stepping stone."

"We did our 15 minutes and got off stage... people were roaring," recalls Henry.

They left the stage quickly and were starting to pack up to go work when they were stopped by Zappa himself. "Where are you guys going?" Frank said. "Well, they're still cheering for you, so get back up there." "Artists of that caliber never do that," says Henry.

C&K soared during their hana hou, then headed to their club, Rainbow Villa, which had a line



Moanalani & Keola Beamer and Amy Hānaiali'i performs at the Home in the Islands concert. PC: Alden Fukushima



around the block. “The club was empty the first three months we were open... that night changed everything.”

This experience stayed with him throughout his career and he vowed to always share the stage with up-and-coming artists.

“Zappa’s exterior can be rough, but he is very intelligent and kind,” says Henry. “His music is way out there, but that’s who he is. I love that about music. Be you.”

### History, Influence & Inspiration

C&K were leaders in forging a fresh sound of the ’70s in Hawai‘i, melding rock, pop and blues like never before.

Yet, as the ‘ukulele, lap steel guitar and classic Don Ho covers were resonating throughout Waikīkī, C&K was sharing new guitar sounds with an island twist that shook the music industry from Hawai‘i to Hollywood.

He didn’t realize at the time what Cecilio and he were cultivating—a sound so powerful and a part of so many lives. “It just happened,” he admits. “I knew of Cecilio before I left for Vietnam, but when I came back, our mutual dear friend, Johnny Isara, suggested we should get together. That dinner changed both of our lives.”

That dinner of destiny almost didn’t happen. Prior to it, Henry had embarked on six-week tour in Asia in the late ’60s that turned into a two-year ordeal he luckily survived.

The 19-year-old Henry traveled with his power trio, Pakalolo, to Thailand with Chicago duo Twin Sisters for a month. “Then, just as we got to Vietnam, our management company closed up... it’s a long story, but ultimately, we were stuck.”



Playing in Vietnam and Thailand at age 19 for two years, Henry (front) learned a lot about life.

“It was spooky—war going on with cannons going off, blasts... the military is running around,” Henry recalls with an exhale. “We lived on rations, got paid \$20 a month... but then we learned how to spend. We learned about life.”

“I played my guitar eight hours a day—slept with it, ate with it... it helped me survive,” Henry says.

There were a lot of close calls. “I felt a close relationship with God then... it was scary and made me realize how vulnerable we are.”

He played for the troops for a year in Vietnam and ended up back in Thailand for another year before earning enough to return to Hawai‘i. He came back with a whole new vision, drive and purpose. He committed to music his way and the universe delivered him a creative partner in Cecilio.

Henry and Cecilio billed themselves as Cecilio & Kapono, aka C&K. Within their first year together, Columbia Records signed the new duo to a three-album deal, a historic business deal for a Hawaiian group.

Before the duo parted ways, the collaboration would produce a total of eight albums, making an indelible mark in the history of Hawaiian music.

Henry keeps the spirit alive by performing The Songs of C&K shows, which O‘ahu and Maui fans enjoyed in December. “It’s fun to pay tribute to the songs people grew up with and loved and passed onto their children.



Generations are still listening to it,” says Henry. “They’re still playing on the radio. Amazing.”

“I often tell Henry when I’m on stage with him that when it comes to the songs of C&K, one knows what perfume they were wearing and who their first love was,” shared Amy.

After C&K, Henry enjoyed solo fame with “Kaponono: Stand in the Light” in 1981 and produced more than a dozen albums, including favorites such as “Duke’s On Sunday” and “Wild Hawaiian.”

The latter is the most critically acclaimed and was nominated for a Grammy in 2006, which sent Henry on another wave of stardom. He reminisces about his Hendrix experience and admits it was channeled into this album.

As a pure Hawaiian, Henry has been frequently asked why he doesn’t do a Hawaiian album. “I wasn’t raised in the Hawaiian language as many Hawaiian artists have been since,” shares Henry. “There are so many great Hawaiian musicians who live and breathe the Hawaiian language, and do such an amazing job with the music and culture. So when I decided to do a Hawaiian album, I decided I was going to do it my way. The ‘Wild Hawaiian’ name came about during a rehearsal, as we were jamming hard. My drummer exclaimed, ‘That’s wild!’ The rest is history.”

Henry’s extraordinary prowess and versatility has guided generations of the impactful and courageous artists of Hawai‘i, including the late, great Willie K (Kahaiali‘i) of Maui and Tavana, the renowned one-man band from O‘ahu.

“Henry Kapono has had a tremendous impact on me as a musician,” Tavana says. “His kindness and acceptance of me and many other musicians has inspired me to be a better player and human.”

Henry is a hero, but also a comrade to many fantastic singer-songwriters.

“Henry has influenced every contemporary Hawaiian musician/singer, either directly or indirectly,” says John Cruz, beloved Grammy Award-winning artist and former bandmate of Henry’s. “For

my generation, his songs were part of the soundtrack of our lives. What makes him particularly special for me is he continues to create beautiful songs that resonate today!”

“I appreciate them and love all of them,” says Henry. “I’m glad to be an inspiration and they are inspiring to me. They have a lot to give to music and they do with passion.”

### Paving a Road for Future Generations

For a super star, his fans really appreciate Henry’s team attitude. The camaraderie and support of fellow creatives is something Henry is really proud of here in Hawai‘i. “There is no other place like this in the world.”

Henry continues to create paths which ensure future artists have support along the way. In 2018, the Henry Kapono Foundation (HKF) was founded by Henry and his wife, Lezlee, as an opportunity to give back and perpetuate his lifelong passions across his “Home

in the Islands.” Henry is dedicated to keeping Hawai‘i’s music and culture thriving by providing education and assistance to the music community. HKF understands the challenges of the working artist, and strives to foster and guide Hawai‘i musicians with business education, digital resources, grants, scholarships and financial aid opportunities.

“The plan is to keep the music industry thriving here in Hawai‘i by creating programs and







Henry enjoys making music with special friends at Island Sound Studios in Honolulu.

As a native Hawaiian singer/songwriter/artist, she observes that “he demonstrates a high, yet humble standard for how to uphold our powerful, collective mele, while simultaneously upholding support and service to the community” through such programs as HKF.

“Together with his wife, Lezlee Ka’aihue, they champion the importance of staying connected to the origins of our culture, language and lineage through music” she continues. “Henry is synonymous with kindness; he is a one of a kind... and a true friend.”

HKF shifted focus to musicians during the peak of the pandemic. HKF was able to gift \$200,000 worth of Foodland cards to nearly 400 families of artists affected through HKF’s We Are Friends... COVID-19 Relief Program, in partnership with the Kawakami Family.

Lezlee and he crafted this benevolent idea, feeling empathy for the community. “She does all of the bookings and had to wipe those calendars clear,” Henry says. “We got the \$500 gifts cards out immediately, as everyone was in shock in the music industry. We wanted to help them eat, sup-

resources to empower everybody,” says Henry.

“There is not an artist in Hawaiian music who doesn’t have immense respect for Henry Kaponofoundation,” says Kimi Miner, a celebrated singer-songwriter and loving wahine in the next generation of leaders.

port their families; make positive moves forward.”

HKF ([www.henrykaponofoundation.org](http://www.henrykaponofoundation.org)) continues to support the music community after the stages started reopening with We Are Friends 2.0 and other programs, grants and scholarships. It’s exciting to ponder the possibilities this foundation will have on future generations.

During the COVID shutdown, Henry served up regular doses of personal aloha with over 200 YouTube episodes of “Henry’s Positive World.” He would share virtue cards with positive messages and sing a song related to each. “It reached so many globally, helping a lot through a tough time. People are still coming up to my wife and I expressing gratitude. It feels amazing to be there for others.”

“I wouldn’t be able to do what I do without her,” says Henry. “I have a really good team that keeps me in touch and connected. Teamwork definitely makes the dreams work.”

### ***There’s No Place Like Home***

His grueling schedule kept him traveling for years, with six months of touring and two weeks home—repeat. While back in Hawai’i on a break in 1977, he took a drive and soaked in an oceanside moment. He was overcome with the beauty of his home and felt calm for the first time in a while. He had an overwhelming sense to be here more. He thought, “What am I doing out there?! I’m coming home.”

He let his management know that he was going to base himself in Hawai’i and would hit the road as needed from here. Henry sought to craft an extraordinary life, helping the world truly understand the meaning of aloha and supporting the music of Hawai’i for many generations. That was over four decades and it’s all going to plan.



The award-winning compilation album “The Songs of C&K” (2018) features some of Hawai’i’s most talented and successful young artists.

Coming back home and being in the spotlight here has always “been enough,” but Henry understands the plight of a local artist and those luminous dreams of stardom. “LA wasn’t for me.”

“We all grew up with those dreams and an idea of what we want in this life,” says Henry. “My advice is to be grateful for what you have right now. Talent only takes you so far. Work hard and understand good things will come if you really put in 100 percent of your heart and soul. There’s no less than that. Anything less, you’re not ready.”

While signed to Colombia Records, a manager shared this with him: “The music business is 80 percent business and 20 percent talent.” That was hard for him to swallow then. He soon realized business is the vehicle that helps you move forward so you can continue to stoke the fire.

When he met his second wife, Lezlee, those realizations resurfaced. He was thrilled she offered to be his management.

“Behind every good man, there’s a great woman” and Henry realizes how blessed he was to meet his “White Rose,” as the anniversary song he wrote for her professes.

“How hard could it be?” she said about taking on managing a musician.

“About a month later, she realized she didn’t like the business,” Henry shares with giggle. “Luckily, she stayed with it and understood it,

and now we are a great team. We are connected and we make things happen. We know what we want out of what we do, and it’s a great partnership. A great life!”

He continues, “Our goal is to reach all levels... we are doing the best we can for not only us, but for everyone. We truly care about the music industry and the people in it. Our vision and goals all focus to keep the music thriving.”

The Home in the Islands: A Henry Kaponofoundation & Friends Concert of iconic and emerging artists last summer was a huge boost, especially after stages had been dark throughout the pandemic.

“I think everyone was ready for something and we were ready to give it to them,” says Henry. “We highlighted musicians from the ’70s who mean a lot to Hawai’i. Their music has transcended generations.”

Kalapana, Robert Cazimero, Ledward Kaapana, Mākaha Sons and Jerry Santos were among the iconic stars featured. “It was a big treat for us that we put it together and for the artists,” says Henry. “It was so nice have them be recognized for who they are and what they have accomplished for the love of their islands.”

His favorite part of the night was when “everyone was backstage having a good time and there was a whole concert before we had a chance to even get onstage... kanikapila style.”



“No egos... It’s a beautiful thing. You don’t see much of this at big concerts. They were all happy to be together, sharing such positive energy.”

Camaraderie is a main theme for Henry. “We all started as nobody and just trying to learn our talent or figure out if we had talents. We knew each other and hung out, but we didn’t realize at the time how far we’d come and that we’d still be sharing the stage today some 50 years later.”

The gig he feels most at home is Duke’s on Sunday, a landmark gathering of Henry Kapono and friends, coming up on 30 years. “Thanks to founder Rob Thibaut (TS Restaurants) who took me to lunch to share his vision... to be a part of the Duke’s family,” Henry says. “He had a vision of me playing in Waikīkī with Diamond Head in the background and folks traveling from across the world to experience it.”

Henry left for a tour after that lunch and seriously pondered what his vision was offering — a permanent place at home where he could be with fans regularly.

“When I returned from that particular tour, I realized this is where I should be,” says Henry. “I gave it a chance and 29 years later, I’m still there every Sunday, enjoying every minute of it.”

“Music really is the key to everything and the best way to communicate to the world powerfully.”

### Gratitude

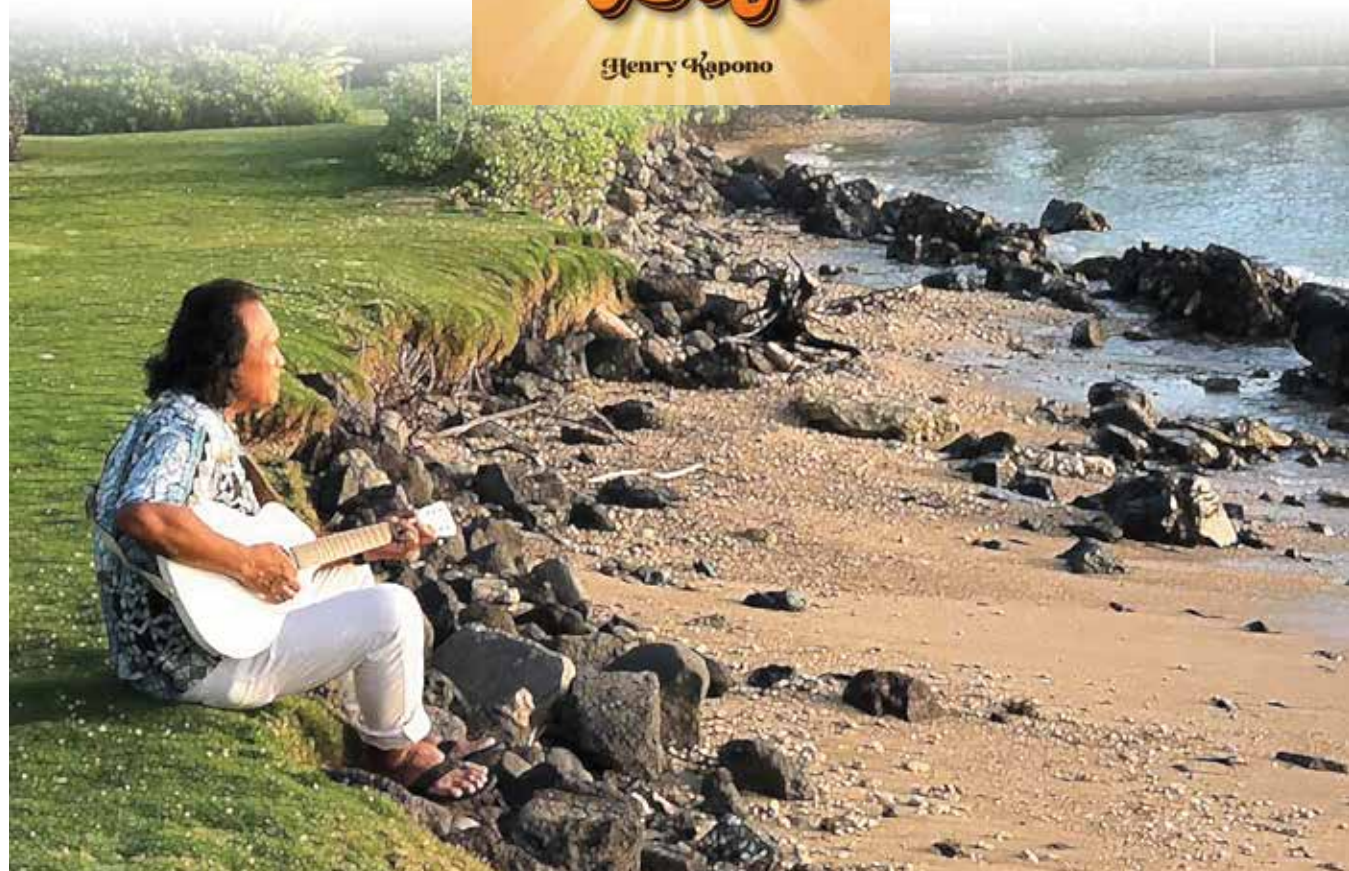
Henry, with two daughters from a previous marriage, is now back to raising teenagers with Lezlee. They have twins; a boy and a girl. “I’m so proud of all of my children. Raising kids is amazing... They’re fascinating. You learn a lot and grow up yourself again in some ways.”

“My twins love me as a father. They don’t see a ‘big performer.’ The good part is I don’t push music onto them or push anything onto them,” says



*“I wrote ‘Sweet Life’ for my wife; it’s about being found by love after losing everything. But it really applies to life in general. Through all the bumps, twists and turns of living life, I realized that it was a test toward being a stronger person or giving up.”*

*“Sweet Life:” a newly released single.*



Henry. “We allow them to pursue and do what they want to do.”

With guitars strewn about their Honolulu home, it was only a matter of time before one of them got bitten by the music bug.

“Lately, they have been playing guitar in their room, I could hear them and was waiting for them to come out and express themselves,” says Henry with a chuckle. “No one has asked for a lesson yet.”

He’s thrilled they’re ripping chords from his days, paying homage to music which will never go out of style, like Led Zeppelin and The Beatles, plus an array of new songs. “I’m really enjoying it and they just blow my mind.”

Henry admits he is very competitive, but only with himself and doesn’t plan on getting out of the game.

“I have a lot to be grateful for, including still being a part of the music industry” says Henry. “I always challenge myself. I’m my biggest competitor. I’m all about always trying to keep in touch with everything, with the industry and the musicians, and getting an understanding of how everything moves forward and understanding how I move forward and keep positive.”

“Seeing how people react and respond to your music is really important,” says Henry. “You make that connection and people hold onto to you and you just give them the good stuff.”

The Hoku awards (aka “Hawai’i’s Grammys”) from recent years are quite meaningful. In 2021, he was named “Favorite Entertainer of the Year” and won “Contemporary Album of the Year” at the ceremony. His anthology album was honored in 2022. “It feels good to still be so loved, and fun to be honored for being contemporary and for an anthology. I still got something.”

### The Rearview Mirror & Road Ahead

Spending time with Henry, you would never guess he’s approaching 75. He’s sharp, funny and cool in conversation. His signature wavy mane is still sprinkled with sea salt, and good conversations, music and humor grace his days. He regularly exercises physically, mentally and spiritually to stay in the game of life. “I think it’s so important to exercise in all these ways.”

In his home outside of Honolulu, he’s created an office space outdoors where he can hear the

birds sing and finds this is the only way to work from home.

“I just don’t believe in thinking of being old... It’s just a number.”

He plans to be around to see the twins graduate college, hold his grandkids and be there for them in all ways. “I want to wake up every morning and feel good.”

Henry’s words of wisdom to aspiring artists is the hope they believe and trust in themselves, but heed feedback. “Listening to criticism, taking it as a lesson, whether it’s good or bad, and not discouraging yourself with all the noise that surrounds you,” he says. “Believe in yourself and trust that you know what you do. Really be passionate about it and be grateful you have that opportunity to live in a musical world.”

His father always told him to “be careful, but enjoy it,” when it came to any task or journey in life. As a young man, Henry didn’t fully understand. He does today.

Henry has added to this wisdom with advice he shares with artists, including dropping the ego and “focusing energy on making a difference for others, your family and generations to come. That’s where joy comes from.”

“My mom taught me to give selflessly, and by giving without expecting anything back, eventually something comes back... maybe not in what you gave, but in other forms,” he fondly recalls. “I believe in that. Something we should all do. Give from your heart and let it be.”

“I wrote the song ‘Sweet Life’ for my wife; it’s about being found by love after losing everything,” says Henry. “But it really applies to life in general. Through all the bumps, twists and turns of living life, I realized that it’s a test of either being a stronger person or giving up. A strong family, good friends and the opportunity to continue my musical passion while making people happy, is what I’m all about. I am grateful for it all. It’s a “Sweet Life.” ■

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To Support and Empower Hawai’i’s Music Industry to Thrive Through Programs, Grants, Education & Resources

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## The Gift of Caring for Others

by Eileen Phillips, RN, Attention Plus Care



Those of us in the home healthcare business have the opportunity to witness and share amazing stories of families in need each and every day. These stories come from the connections and meaningful moments between care providers and those they care for.

By allowing an agency caregiver into a home in crisis, family members are often able to learn new caregiving methods and skills. But as hired caregivers become part of the family, they in turn have the opportunity to learn from their clients — how to live, and sometimes, how to love.

Home healthcare supervisors and schedulers working behind the scenes enable these situations to become daily experiences. Hearing about the successes, the accomplishments, the new diagnosis and the struggles our families go through allows us to share in these moments, giving the professional caregiver the gift of experience and emotional growth.

Watching others go through life-changing events becomes an event in our own lives. By listening and understanding, we can share in these deep moments of exchange.

Providing care to families and their loved ones also enables us to acknowledge the gift of giving of ourselves. We are frequently filled with concerns about our families:

*Will she survive this bout of pneumonia?  
How will he make it home after his hip surgery?  
Is she getting enough to eat?  
How can we make a difference?*

Some caregivers break down and cry when a client must move into another situation that may be more suitable for their care needs.

“My best self comes out when I realize how everything from subtle influences to helping educate family members can end up saving their lives in some way,” said Margie Espreacion, RN. “Catching the signs and symptoms of an illness, or convincing a 90-year-old to visit their doctor, or noticing the need for an emergency intervention makes me feel like I made a difference.”

We have seen caregivers recognized by family members and clients as angels. The gratitude shown by the family encourages caregivers to keep learning and providing the best care they are capable of. They write words of appreciation — “compassionate, thoughtful, considerate, intuitive, attentive, comforting, respectful” — bringing us joy and satisfaction, recognizing our efforts, and supporting and encouraging the client-caregiver relationship, and acknowledging our purpose:

*To provide nurturing moments  
for the one who cares and  
the one who needs the care.*

Sometimes we must just pause and appreciate everyone who has taught us how to become better human beings.

This is the gift of caring for others. ■

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## Benefit of Live Music in Nursing Homes

by Carol Hickman, Recreational Therapist at Manoa Cottage & Manoa Cottage Kaimuki

Much more than just a time-filler, live music holds therapeutic benefits for nursing home residents. According to a 2016 study, live music has been shown to reduce cortisol levels in the body, allowing for a stronger immune system, reduction in depression, better memory and many other benefits. It's no wonder that nursing homes schedule in a healthy dose of live music!

Music also has the power to unlock positive emotions and memories. And attending performances with others creates a space for building relationships. The low physical and cognitive requirements allow for a range of abilities to enjoy this shared experience.

Even those in a later stage of dementia can



benefit from this sensory stimulation. Hearing music that evokes memories can help a resident reflect on their life and feel a stronger sense of meaning, as well as make them feel connected to the community outside of the nursing home walls. This in turn can contribute to a stronger sense of self and a positive outlook. Additionally, the musical performances are a diversion from the day-to-day activities, keeping life interesting and providing fresh experiences for our kūpuna. ■

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# Self-Renewal Tips for Caregivers

by Christine Spencer, Alzheimer's Association Maui Regional Coordinator



Caregivers are some of the most selfless people you will find, constantly putting the needs of others before their own. In Hawai'i, over 65,000 people are family caregivers for almost 30,000 loved ones living with Alzheimer's or another dementia. In my seven years of experience working with family caregivers, I've seen caregivers who make many sacrifices, sometimes neglecting their own health and often postponing vacations for years. If this is you, it's time to focus on self-renewal.

## Go back in time

What types of things did you like to do when you had more free time? What did you enjoy in your youth? Make a list of three things that you absolutely love and turn these things into activities. For example, acknowledge your love for dogs, then plan an activity that engages a favorite furry friend. If you love music, make plans to see your favorite performer in concert.

It is important not to get stuck in feelings of guilt for taking this needed time away from caregiving. Schedule activities from your "absolutely love" list into your calendar ambitiously this year.

## Branch out to avoid burnout

Isolation and caregiving go hand in hand. When people are getting close to burnout level, they may distance themselves from friends, family and social activities. But the best thing you can do for the person you are caring for is stay physically and emotionally strong.

Burnout stems from the decrease in self-care. It entails more than maintaining physical health; emotional support is an important part of self-care. Have you ever considered meeting fellow caregivers and talking story? Support groups offer comfort and reassurance, and can be a great source of practical advice. The Alzheimer's Association Hawai'i Chapter offers free support groups for family caregivers every month. The groups are filled with wisdom, tears and even humor. To find a caregiver support group in your neighborhood call the Alzheimer's Association 24/7 Helpline at 800-272-3900.

## Examine your coping strategies

Make a list of the positive things you do to relieve stress. Turn those into activities and add them to your coping list. Do what is realistic for everyday life.

## Restore your energy

This year, focus on ways to recharge yourself, even if that means simply starting with two minutes a day just for you to breathe. Give yourself more energy by giving yourself more time.

What do you need to feel healthier or stronger? Eat well and exercise regularly to increase energy levels. Slow it down. Multitasking is part of the caregiving cycle, but try to limit multitasking in order to be more mindful. Consider building a relaxing sleep routine and finding ways to clear your mind before bedtime.

## Talk to someone

If you are waking up tired each morning, it may be time to talk to someone. Caregiver depression has been called a silent health crisis. Between 40 and 60 percent of caregivers experience depression. This can happen to anyone who puts their own physical and emotional needs on the back burner for an extended amount of time.

Depression affects individuals in different ways and at different times. For example, some may experience depression right after a loved one has been diagnosed with Alzheimer's, while others may experience it as the disease progresses. There is no shame in depression. For more information, visit [www.alz.org/help-support](http://www.alz.org/help-support).

For the caregivers reading this, know that you are invaluable, so promise to focus on your own vitality. Seek what will support your spirit and strengthen hope. Make 2023 your year. ■

Support for Alzheimer's disease or a related dementia:  
24/7 Helpline 800-272-3900 | 808-591-2771  
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[www.alz.org/help-support/i-have-alz/younger-onset](http://www.alz.org/help-support/i-have-alz/younger-onset)  
Walk to End Alzheimer's donations: [act.alz.org/aloha](http://act.alz.org/aloha)

# Manual vs. Electric Toothbrushes

by Dr. Mark Sweet, DDS

A healthy smile requires everyone to commit to three simple actions: Brush twice a day, floss daily and see your dentist twice a year. You may have also considered new technology to make your oral hygiene routine a little easier and more efficient. New models of electric toothbrushes have prompted consumers to consider upgrading their manual toothbrushes to spinning brush heads that sometimes come with Bluetooth capabilities. So, which is better, manual or electric?

Studies show powered toothbrushes are slightly better at reducing plaque and gum disease. If cost isn't a factor, electric toothbrushes are found to be safe and effective. They can also connect to your smartphone and track how well and long you brush. Manual toothbrushes are affordable, simple and your local grocer or convenience store



may carry models with different brush handles that give you a better grip so you can reach all tooth surfaces.

All brushes, manual or electric, can be effective for removing plaque if used correctly—for at least two minutes at each brushing. All brushes will have to be replaced every three to four months. Choose a toothbrush that you like and will use properly with a fluoride toothpaste. Don't forget to floss daily and see your dentist for an exam and cleaning twice a year so you can live well and smile more. ■

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# Take Statins & Other Meds as Prescribed

by Serena Lo, MD, Geriatrician, Kaiser Permanente Hawaii



Medicine is an important part of treatment for many health conditions. For medications to be most effective and work safely, you need to take them exactly as prescribed. If you experience problems, such as new symptoms or side effects, talk to your doctor immediately.

## Check with your doctor or pharmacist before starting any new medications

Many seniors see multiple specialists to treat different conditions. Some drugs, including over-the-counter medicines that your doctor may not realize you're taking, can interact with existing medication and potentially cause problems.

Create a comprehensive list of all the medicines, vitamins, herbal remedies and supplements you take, and share it with your doctors. Having a clear picture of everything you're putting into your body will help them provide safer and more effective care.

## Prescription refills

It's important to keep track of when you'll run out of your medicine. Don't wait until you have

only a few pills left. Use a calendar to remind yourself to get refills. It may be dangerous to suddenly stop a medicine, so talk to your doctor or pharmacist about what to do if you miss a dose.

If you were given a prescription during a hospital or emergency room visit, it may only be enough medicine until you can see your regular doctor. Ask the discharging physician about how long you should continue the new medicines.

## A bit about statins

Statins are medicines that help with cholesterol, which is a fat-like substance in the blood. There is good and bad cholesterol. Having too much bad cholesterol in your blood vessels can raise your risk of heart disease, heart attack and stroke. Many people with diabetes take statins because they're at higher risk of heart attack and stroke. Statins must be taken regularly as prescribed to work well and lower your risk. If you stop, your risk for heart attack and stroke may go back up.

## Follow-up care

A key part of your treatment and safety is to make and go to all appointments, and talk to your doctor if you experience problems. ■

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*This article contains health and wellness or prevention information.*

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# Wisdom of the Serving Spoon

by Debra Lordan, GM Senior Editor



Eating together is good. Read “Eating Together” ([www.generations808.com/eating-together](http://www.generations808.com/eating-together)) in our last issue. But *Generations* overlooked something in that article. One of the photos used to illustrate the article about Hawaii Food Bank programs shows a family sharing food, with members dipping into a communal bowl of noodles with their own chopsticks. We thought nothing of this time-honored way of dining until a Honolulu gastroenterologist pointed out that this culturally accepted convention may be hazardous to your health. “There are a lot of bacteria and viruses (mononucleosis; hepatitis A, B and C; H Pylori; herpes; HIV) in our saliva that can be transmitted to another diner.” And numerous observational, epidemiological data have suggested that the risk of COVID19 is related to shared meals or drinks. “The thing you need is

a serving spoon or serving chopsticks.” He is not alone in this recommendation.

A proposal by several Asian health organizations to use separate chopsticks and spoons for serving when people dine together was made at the height of the pandemic in 2020, suggesting diners avoid using their personal chopsticks to pick food from the same dishes, thereby reducing the chances of transmission of many diseases.

Since people have been eating this way for generations, the proposal was met with some resistance. Using a serving spoon or set of chopsticks may send the signal of wanting to keep your distance—the total opposite of most Asian social and cultural conventions. But this simple change in etiquette is a small price to pay for staying safe—and just another example of how we must adapt to our changing world. ■

## Real Estate Planner<sup>SM</sup>

When thinking of personal goals, people put owning a home at the top of their lists. The expertise of real estate agents are often sought after to navigate this task, and these agents help countless families make the goal of owning a home a reality. However, the story doesn't end there for the astute homeowner. Instead, they're focused on long term goals such as minimizing capital gains taxes, generating income through investment properties, and eliminating future family disputes. The astute homeowner is looking for an expert that can provide innovative solutions. That's where Dan and Julie Ihara come in as the Real Estate Planner<sup>SM</sup>.

### Hawaii's First Real Estate Planner<sup>SM</sup>

A Real Estate Planner<sup>SM</sup> is a licensed real estate agent that has been certified with the training to create plans and strategies that minimize taxes, create generational wealth, and facilitate the goals of the family. As Hawaii's first Real Estate Planner<sup>SM</sup>, Dan and Julie Ihara have helped clients build and transfer wealth through their experience combined with compassion and intent to serve. They've helped families navigate every real estate challenge: buying, selling, downsizing, moving, 1031 exchanges,

DSTs, retirement home transitions, trust sales, and traversing the probate process. One area the Iharas focus on is proper strategizing of real estate investment portfolios since they can become a source of burden that leads to family disputes without planning. Dan and Julie help families avoid these situations by providing insightful options to maximize generational wealth while eliminating capital gains taxes. This guidance is what separates the Real Estate Planner<sup>SM</sup> from real estate agents.

### Dedicated to Service

The certification of a Real Estate Planner<sup>SM</sup> is new, but the idea isn't. Over the last 17 years, Dan and Julie Ihara have helped over 1,335 clients reach their real estate goals and closed almost one billion dollars of real estate. This experience has helped the Iharas develop a consultation approach that guides real estate owners to goals they didn't know was possible. Through a series of questions, they help owners self-discover their best path. “It's the high level of service we provide that helps us stand out,” Dan explains. These tactics led to the creation of the Real Estate Planner<sup>SM</sup>. Seeing their success, Keller Williams Realty International invited the Iharas to launch the KW Real Estate Planner<sup>SM</sup> program where they're training thousands of realtors across the

country on how to build wealth and transfer wealth.

### Start Building Your Plan Today

Are you curious about your personal options with real estate? Is the idea of a Real Estate Planner<sup>SM</sup> helping you eliminate family disputes, minimizing capital gains taxes, and building and transferring wealth appealing to you? Call 808-754-2225 for a free real estate planning consultation on what options are available to help you and your family create the life that you desire.

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# Get Into a Groove & Do the Move

by Debbie Kim Morikawa, GYMGUYZ Owner

We've all heard the saying, "If you don't have your health, you don't have anything." And while exercise is always at the top of the list of what you can do to stay healthy, it's so easy to run out of time and defer it to tomorrow.

That's why at this year's Aging in Place Workshop organized by *Generations Magazine*, I spoke about simple things we can all do to stay healthy and functional as we age. Researchers are now telling us that even if we don't spend 30 minutes on an exercise bike or walking five times a week, we can still improve our health with "exercise snacks," short bursts of activity that add up to an amount that is beneficial to our health.

## Make it a NEAT day

Another term that's surfaced is "NEAT" or non-exercise activity thermogenesis. NEAT refers to everyday activities like yard work, housework, walking or even fidgeting. About 2½ hours of standing and light walking around the house per day is perfect. And if that seems too



much, just remember to move every half hour. The latest studies have found that sitting for longer than 30 minutes without moving can increase mortality rates.

## Some examples of EXERCISE SNACKS:

**CHAIR STANDS** – go from sitting to standing at least five times whenever you go to sit down or stand up from a chair (without using your hands)

**HIGH KNEE TAPS** – lift your leg until your thigh is parallel to the floor, then tap your knee with the palm of your opposite hand and continue marching (sustain through a commercial break)

**HEEL RAISES** – while standing tall, raise your heels off the ground until you're standing on the balls of your feet and repeat 10 times at the sink before and after you wash your hands

**SINGLE LEG STANDS** – stand on one leg for 10 seconds whenever you're near a counter (alternate, making sure you don't lock the knee of your weight-bearing leg)

And be sure to take advantage of NEAT. If you have stairs at home or places around your house to explore, take a few extra steps to get there.

Most importantly, remember to MOVE! ■

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# Door Opens for Those With Disabilities

by Debra Lordan, GM Senior Editor



There is nothing a grandparent gets greater satisfaction from than helping their mo'opuna. This may be especially true if the grandchild has special needs.

Their ongoing health and financial welfare is priority one.

But for too long, people with disabilities could not save for the future out of fear of losing essential government benefits—the ones they depend upon each and every day.

The Achieving a Better Life Experience (ABLE) Act of 2014 provided kūpuna with a way of preparing their grandchild for adulthood by giving people with disabilities, including those with Down Syndrome, hearing or vision loss, etc., the opportunity to save without losing benefits such as SSI and Medicaid. Those receiving government benefits and their families now have a financial tool to put money aside for purchases to enhance their quality of life without jeopardizing benefits.

Since Hawai'i established its savings program ([www.hawaiiablsavings.com](http://www.hawaiiablsavings.com)), those with disabilities now have the opportunity to prepare and think in terms of their future—an option they did not have before. For as little as \$25, grandparents and family members can open an account for their child or grandchild with eligible disabilities and contribute to their loved one's ABLE account without affecting their benefits. They can finally save for qualified disability expenses, invest in a tax-free account and prepare for and invest in the future and keep the benefits needed every day. You can save and invest up to \$16,000 a year for a wide range of eligible expenses, including health, wellness and prevention; housing; financial management; education; transportation; job training and support; assistive technology; and funeral and burial expenses.

The account's growth is tax free. Supplemental Security Income benefits won't be affected as long as savings is below \$100,000. Other benefits are not affected regardless of the amount saved.

See the eligibility requirements at [www.hawaiiablsavings.com/eligibility](http://www.hawaiiablsavings.com/eligibility). For more information about the Hawai'i ABLE Savings Program, watch a webinar at [www.hawaiiablsavings.com/resources](http://www.hawaiiablsavings.com/resources) or join one of the monthly presentations on the last Wednesday of each month.

For more, contact Executive Administrator Daintry Bartoldus at the Hawai'i State Council on Developmental Disabilities (see below). ■

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*The ABLE team is an independent sub-unit of the Hawai'i Department of Health, who strive to improve the lives and rights of individuals with developmental disabilities.*

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## Prevent Identify Theft

by Norma Kop, Director, Senior Medicare Patrol (SMP) Hawaii

**P**rotect your identity and help prevent healthcare fraud by guarding your Medicare card like you would a credit card. Scammers are expanding their targets, especially kūpuna, and they can be very convincing. A fraudster recently contacted a Honolulu resident, stating the resident's name and date of birth. The con artist then offered to replace the resident's Medicare card if he would share his Social Security Number (SSN). Luckily, the resident did not cooperate with this scammer.

As the new year unfolds, keep the following important reminders handy. Important steps to protect against identify theft that can lead to healthcare fraud include:

◆ **Not sharing or confirming your Medicare or SSN with anyone** who contacts you by telephone, email or in person, unless you have given them permission in advance. Unless you ask them to, Medicare will never contact you to ask for your Medicare number or other personal information or to send you a new card. Medicare already has your information.

◆ **Do not let anyone borrow** or pay to use your Medicare number.

◆ **Review your Medicare Summary Notice (MSN)** to be sure you and Medicare are only being charged for actual items and services received.

Hawai'i leads the 50 states and D.C. in life expectancy, so scammers will continue to tighten their grip on older adults here. So if you get a call offering you a new Medicare card in exchange for your personal information, just hang up. Then report it to Senior Medicare Patrol (SMP) Hawaii, a federal-funded program managed by the Hawai'i Department of Health's Executive Office on Aging (DOH-EOA).

The 54 SMP chapters throughout the US and territories of Guam, Puerto Rico and the Virgin Islands help beneficiaries, families and caregivers to prevent, detect and report healthcare fraud, errors and abuse through counseling, outreach and education, thanks to our trained volunteers. Since 1997, SMP has empowered and assisted people through its volunteer-based program — because we know it takes each of us, our entire state,

to protect kūpuna.

For more information on healthcare fraud prevention or how to help as a volunteer, contact SMP Hawaii using the information below. ■

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This project was supported in part by grant number 90MPPG0053 from the US Administration for Community Living (ACL), Department of Health and Human Services, Washington, DC, 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

The Hawai'i Department of Health—Executive Office on Aging has administered SMP Hawaii since 1997.



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## Keep Good Health Insurance

by Martha Khlopin, Host of "A Medicare Moment With Martha Radio Show"

**D**uring my 12-plus years in the Medicare health insurance field, I have talked to many people aging into Medicare. In our discussions, I am consistently told that they never get sick and take few drugs, so they are just looking for the cheapest plan. I am always surprised, because I have noticed that health problems tend to manifest as seniors move into their 60s, 70s and beyond.

However, a lot of progress has been made in the healthcare field. As we age, some body parts may show patterns of wear and tear and may need replacement. Other parts may be worn, but not excessively, and just need a tweak here and there for continued performance. With good healthcare, many serious conditions are resolved quickly and individuals with heart, back, knee, hip and joint



issues may experience full restoration to health and good quality of life.

In order to go the distance and perform optimally, you need to stay up to date with your preventive screenings. You may not be thrilled about getting your ears, nose and throat checked, blood draws, urine samples or that semi-annual dental cleaning — but just do it! Especially at 70, 80 and 90, your best quality of life may be just one medical exam away! So if you want to go the distance, keep good health insurance. ■

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# Lower Prescription Copays in 2023

by Wanda Anae-Onishi, Hawaii SHIP Program Director

According to the Centers for Medicare & Medicaid Services, the number of Medicare beneficiaries in Hawai'i has grown to 281,091. Seventy-two percent of beneficiaries have prescription drug coverage through Medicare Parts C and D. Even so, prescriptions can be expensive. The Inflation Reduction Act of 2022 is intended to help lower copays for covered medications.

Starting this year, all Part D-covered vaccinations will be free. For those who take a covered insulin, the maximum copay will now be \$35 a month. Insulin used with a pump will cost \$35 a month starting in July.

Call or email Hawaii SHIP to request a free plan comparison. Plan comparison specialists



will help you find the plan that best covers your medications for the lowest out-of-pocket cost. If you need help paying for your medication, counselors will screen for eligibility and help you to enroll in the Social Security Administration's Extra Help program. All one-on-one counseling sessions are confidential and the information is unbiased—SHIP is not affiliated with any insurance company. To learn more about Medicare and to help others, volunteer today. ■

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# Medicare Part B Start Date Changes

by Jane Burigay, Social Security Public Affairs Specialist, Hawai'i

Changes are coming in 2023 regarding when Medicare Part B coverage starts. Please forward this article to those who may need it.

## WHAT IS NOT CHANGING

If you are eligible at age 65, your Initial Enrollment Period (IEP): Begins three months before your 65th birthday; includes the month of your 65th birthday; and ends three months after your 65th birthday. If you are automatically enrolled in Medicare Part B or if you sign up during the first three months of your IEP, your coverage will start the month you're first eligible. If you sign up the month you turn 65, your coverage will start the first day of the following month.

## WHAT IS CHANGING

- Starting Jan. 1, 2023, your Medicare Part B coverage starts the first day of the month after

you sign up, if you sign up during the last three months of your IEP.

- If you don't sign up for Medicare Part B during your IEP, you have another chance each year during the General Enrollment Period (GEP), Jan. 1 through March 31. Starting Jan. 1, 2023, your coverage starts the first day of the month after you sign up.

Learn more about these updates at [www.ssa.gov/medicare](http://www.ssa.gov/medicare) and our Medicare publication at [www.ssa.gov/pubs/EN-05-10043.pdf](http://www.ssa.gov/pubs/EN-05-10043.pdf). ■



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This project is supported by the Hawaii State Department of Health Executive Office on Aging and a grant from the U.S. Administration for Community Living 90MPP00053

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# Money Management for Couples

by Michael W. K. Yee, Financial Advisor and Certified Financial Planner

**L**ife partners need to be on the same page about money.

We all know couples who fight about money. You may even be in a relationship where finances are a source of tension. It's no mystery why these kinds of conflicts are so common—money fuels our ability to take care of ourselves and our dependents. Managing it requires discipline and a plan, but often, couples don't see eye-to-eye on what that means. When long-term committed partners share their finances, but not the same values and habits regarding money, friction often ensues. Fortunately, as with most things, clear and open communication can help. Here are four questions to facilitate an honest and productive conversation with your spouse or partner about money.

## 1) How are expenses managed?

If you are soon to be married or living together, you need to determine how your money will be combined (joint checking and savings accounts or separate accounts) and who will be responsible for each household expense. If you've been together for some time, your primary focus is to make sure that you're living within your means and that there is transparency about all money matters. To the extent you take on debt or make large purchases, it needs to be an amount both parties are comfortable with.

## 2) What are today's financial priorities?

These can change from time to time, but it's important for couples to frequently discuss what is important to them. For example, young couples may want to determine if they should set money aside for a down payment on a house. Some may want to prioritize spending on vacations. Later in life, couples need to think about how they plan to spend their time (and money) in retirement. These issues should be discussed frequently.

## 3) What are your long-term goals?

These tend to vary based on your age and are likely to change, to some extent, over the course



of your lives. As a young couple, putting money aside for higher education (your own or your children's) may be one of your priorities. Even though retirement may be a long way off, the sooner you begin saving for that goal, the better. Those who are older may be primarily focused on retirement and the disposition of their estate. Sitting

down with a financial advisor can be beneficial regardless of your age. An advisor will gather input from both parties and craft a plan to help guide your long-term financial decision-making.

## 4) Is proper paperwork in place?

For couples who plan to get married, there might be reasons to consider a pre-nuptial agreement. It spells out how assets are to be divided in case of divorce. Most importantly, it limits costs related to litigation should divorce occur, as the parties agreed in advance on how assets will be split. For older couples, making sure estate documents are in place is important. The issues are trickier in cases of blended families. In both cases, seeking solid legal guidance is important.

## Bottom Line

When it comes to money, communication is key, so talking about it regularly is important. For couples, limiting financial surprises, such as long-standing debt or large purchases, can go a long way to building a healthy, team-oriented approach to budgeting and managing money. ■

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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Private Wealth Advisor, Certified Financial Planner™ practitioner, with Ameriprise Financial Services, LLC, in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 38 years.

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# Leaving a Legacy of Aloha

by Scott A. Makuakane, Counselor at Law, Est8Planning Counsel LLLC



head off disputes and instill unity in the family. A successful ho'oponopono requires the sensitive leadership of a moderator who is not involved in the dispute and who can make sure that all perspectives are expressed and validated.

Finally, the concept of **mālama**, or caring for and perpetuating one's legacy, infuses and motivates Hawaiian-style estate planning. This extends from caring for one's family to caring for one's community through charitable giving.

Remembering our root values helps us to leave a legacy of aloha. ■

**E**state planning involves protecting what is important and then passing it on to our loved ones and future generations. Many concepts central to Hawaiian culture are applicable to estate planning. Starting with the concept of **'ohana** (an inclusive notion of family), all the way through **lokahi** (unity—especially appropriate at the passing of a loved one), estate planning and the culture of our islands can interweave to form a rich tapestry of aloha.

**Ha'aha'a** describes an attitude of humility, which promotes family harmony at stressful times. Stress may arise in dealing with illness and death, and it may arise in dealing with the distribution of assets. It takes humility for family members to form closer bonds at these times.

Sometimes, dealing with issues surrounding the disposition of a loved one's remains, much less the disposition of assets, requires family members to talk out differences and come to consensus regarding what is the right, or pono, thing to do, as well as respecting the wishes of the deceased and the living. It is not uncommon for different family members to have different views of what a deceased person's wishes were in various contexts. This may result in disagreements that can be both heated and destructive.

**Ho'oponopono** is an option at times of family disagreement. It is a delicate process that enables family members to express their views and come to understanding of alternative perspectives. Although ho'oponopono may be employed after the fact in resolving disputes, it can also be used while the senior family member is still alive to

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# Beware of Romance Scams

by Christopher Duque, Online Security Advisor

Data from the Federal Trade Commission show that more consumers than ever report falling prey to romance scamming, also called “catphishing.” The total reported lost over the past five years has now reached \$1.3 billion.

## How Do They Do It?

Scammers create fake profiles on dating sites, apps and social media platforms in order to offer relationships and companionship to unsuspecting seniors. They may mention a common friend and/or the same interests or hobbies as you. They say they are lonely and seek companionship. Conversations will be brief and frequent.

Once they feel they have good rapport with you, they will mention financial hardships or they will say they want to travel from afar to meet you, but don’t have the means to do so. They may even say they had been recently scammed online. They will not ask for assistance directly, but will wait for you to offer it.

They will be reluctant at first, but will finally accept your assistance. They will instruct their target to wire money to a bank account, or via Western Union or an online payment service like PayPal. They may also ask for a cashier’s check. One very big red flag is if they ask for gift cards or prepaid credit cards.

The amount they ask for is usually small at first, but soon they will make up some excuse for needing more funds. They will resist meeting in person or even video chatting. They may agree to a phone call, but it will be very brief and rare.

They will continue their scam until the money runs out or until their mark says they are going to inform a family member or friend about the relationship. But by then it may be too late.



## Red Flags

- Their profile seems too good to be true.
- They contact you frequently and progress the relationship quickly.
- They make professions of love far too early.
- They live very far away.
- They can’t visit, call, video call or send many pictures.
- They ask for money.
- They require specific payment methods.

## Prevention Tips

- Remember that not everything you see online is true.
- Talk about your online relationship with a family member or trusted friend.
- Never give out personal or financial information to someone you have never met in person (email and home addresses, telephone numbers, account numbers and information).
- Ask them to set up a video call, but be very wary of the link they send you. It might redirect you to a site where malware and/or spyware will infect your devices.
- Never send money to someone you haven’t met in person.

If you feel you are a victim of a romance scam, contact your local law enforcement agency immediately. Provide them with all the information you have about the scammer, including financial records showing your payments to him or her.

Do not feel ashamed! Anyone can be affected by a romance scam, but sadly, scammers often target the elderly, who may be lonely or struggling to find emotional connection. ■

Contact me with questions about online security.  
Christopher Duque | [aiea808@gmail.com](mailto:aiea808@gmail.com)

# Grief & Bereavement—Part IV

by Stephen B. Yim, Attorney at Law



All grief starts as anticipatory grief. Dr. Daniel Miller defines the term “anticipatory grief” as the “process of grieving that starts prior to a loved one passing away.”

Certainly, acute anticipatory grief comes into one’s consciousness upon the diagnosis of a terminal illness of oneself or of a loved one. A more chronic and less intense grief starts much earlier in life, when we realize at a young age that we and our loved ones will eventually die. This realization leads to a flood of overwhelming emotions that leave us breathless for a moment—anticipatory grief. But this anticipatory grief allows the family to prepare for the inevitable loss of a loved one.

Grief starts much earlier than a diagnosis of a terminal illness and inches, sometimes barely



noticeably, throughout each person’s lifetime. And, of course, each person experiences grief differently.

Our understanding and skill in the estate planning process intersects with the client’s fear of death and anticipatory grief. In no other area of the law is it more essential that estate planning attorneys understand their role as counselors. In order to assist the client in making meaningful and well thought-out decisions with respect to their estate plan, attorneys must continually refine their counseling skills. ■

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